

California Department of Insurance

California Insurance Products Available to TNC Drivers - updated 11-1-17

Insurer	Liability Coverage for TNC Driving	UM/UIM coverages	Comp/ Collision Med Pay Rental/Tow coverages	Liability Amounts for TNC services***	Coverage while driving for which TNC?	Cost for TNC coverage	Date Available to consumers	Product Link
Metromile	Period 1 only Period 1 = TNC App on but no passenger request has been accepted	Period 1 IE driver opts to buy it on personal policy	Period 1 IE driver opts to buy it on personal policy	Minimum 50/100/50 recommended by Metromile. But drivers that qualify as statutory "good drivers" may buy 15/30/5	UberX (and other TNCs as long as UberX app is open.) No coverage unless the UberX app is open	Premium based on TNC miles driven in Period 1 (per-mile rate for TNC miles is same as for personal miles)	02/18/2015	https://www.metromile.com/uber/
Farmers Speciality Insurance	Period 1 only	Period 1 IE driver opts to buy it on personal policy	Period 1 IE driver opts to buy it on personal policy	Minimum 50/100/50 recommended by Farmers. But drivers that qualify as statutory "good drivers" may buy 15/30/5	All TNCs	Adds 8% to the premium for the TNC vehicle.	04/15/2015	https://www.farmers.com/carideshare/
CSAA	All Three Periods	All three TNC periods IE driver opts to buy it on personal policy	All three TNC periods IE driver opts to buy it on personal policy	Minimum 50/100/30 recommended by CSAA. But drivers that qualify as statutory "good drivers" may buy 15/30/5	All TNCs	Adds approximately 38% to the premium for the TNC vehicle. Drivers purchasing TNC coverage with CSAA must buy AAA Motor Club membership	10/01/2016	
Met Direct Property & Casualty	All Three Periods	All three TNC periods IE driver opts to buy it on personal policy	All three TNC periods IE driver opts to buy it on personal policy	Minimum 50/100/50 recommended by Met Direct. But drivers that qualify as statutory "good drivers" may buy 15/30/5	Lyft (and other TNCs as long as Lyft app is open) No coverage unless the Lyft app is open.	Based on ratio of Lyft miles driven to total personal miles driven	10/05/2015	metlife.com
Mercury	Period 1 only	Personal auto policy provides UM/UIM coverage in Period 1 independent of the TNC endorsement being purchased	Period 1 IE driver opts to buy it on personal policy	Mercury offers California's mandatory minimum limits of 15/30/5 to all drivers. Higher limits are also available and may be recommended	All TNCs	Adds premium by applying business use factors to TNC vehicle (Adds 13% to bodily injury, 17% to property damage, 5% to medical payments if medical chosen, no charge for comprehensive, 5% to collision premium if chosen)	11/22/2015	http://www.mercuryinsurance.com/ride-hailing-insurance/california.html
USAA Group	Period 1 only	Period 1 IE driver opts to buy it on personal policy	Period 1 IE driver opts to buy it on personal policy	Minimum 50/100/50 recommended by USAA. But drivers that qualify as statutory "good drivers" may buy 15/30/5	All TNCs	Adds 7% to the premium for the TNC vehicle only	01/06/2016	
State Farm	Period 1 only	State Farm does not cover TNC passengers for UM/UIM. State Farm does provide UM/UIM for named Insureds and resident relatives during all three Periods. This coverage extends from the personal auto policy and is not a part of the TNC Driver Coverage Endorsement.	All Periods IE driver opts to buy it on personal policy	State Farm offers California's mandatory minimum limits of 15/30/5 to all drivers. Higher limits are also available and may be recommended	All TNCs	Adds approximately 16% to the premium on an all-coverage basis for the TNC vehicle (Adds 15% to bodily injury and property damage coverage, 10% to medical payments premium if chosen; 25% to collision premium if chosen; 25% to comprehensive coverage if chosen)	03/21/2016	Call your local State Farm agent
Allstate Group	Period 1 only	All three TNC periods IE driver opts to buy it on personal policy	All Periods IE driver opts to buy it on personal policy	Allstate offers California's mandatory minimum limits of 15/30/5 to all drivers. Higher limits are also available and may be recommended	All TNCs	Adds 4% to the premium for the TNC vehicle only	04/06/2016	1-800-Allstate
Kemper (Financial Indemnity Co)	Period 1 only.	Period 1 IE driver opts to buy it on personal policy	Period 1 IE driver opts to buy it on personal policy. Also provides comp/collision deductible assistance during Periods 2 and 3 IE driver opts to buy it on personal policy. For example, if a policyholder has a \$1,000 comp/collision deductible on their Kemper policy, but they drive for Lyft and have to pay Lyft's \$2500 comp/collision deductible, Kemper will pay the \$1500 difference.	Kemper offers California's mandatory minimum limits of 15/30/5 to all drivers. Higher limits are also available.	All TNCs	Adds 10% to the premium for the TNC vehicle only	06/01/2017	http://pages.email-kemper.com/KemperSpecialtyRideshareEndorsement/
Farmers Insurance	Period 1 only	Period 1 IE driver opts to buy it on personal policy	Period 1 IE driver opts to buy it on personal policy	Minimum 50/100/50 recommended by Farmers. But drivers that qualify as statutory "good drivers" may buy 15/30/5	All TNCs	Adds 16% to the premium for the TNC vehicle.	1/4/2017	https://www.farmers.com/rideshare.html

Visit www.insurance.ca.gov/TNC for more info. or call 1-800-927-4357